

EXHIBIT J



Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

August 4, 2010

Edward W. Ciolko
Barroway Topaz Kessler Meltzer & Check, LLP
280 King of Prussia Road
Radnor, PA 19087

Dear Mr. Ciolko:

This is in response to your Freedom of Information Act request dated May 27, 2010, received in my office on June 1, 2010. Your request was assigned number 2010-00573-F.

You requested a copy of records or portions thereof pertaining to the following:

1. Any documents or communications concerning investigations or examinations into the banking practices of Harris National Association and/or Harris, N.A (collectively, "Harris") with respect to the purchase of Amcore Bank, N.A.
2. Any documents or communications concerning supervisory actions against Harris relating to the purchase of Amcore Bank, N.A.
3. Any other documents or communications concerning Harris with respect to the purchase of Amcore Bank, N.A. including, but not limited to, negotiations, settlements or cease and desist orders.

After a thorough search of our files, no responsive documents were located.

If you consider any of the above to be an improper denial of your request, you may appeal such denial to the Comptroller of the Currency. The appeal should be filed within 35 days of the date of this letter, should state the circumstances and reasons or arguments in support of the appeal, and be submitted via our online FOIA application at <https://appsec.occ.gov/publicaccesslink/> or

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be mailed to the Manager, Disclosure Services and Administrative Operations, Communications Division, Mailstop 2-3, Office of the Comptroller of the Currency, Washington, DC 20219.

Sincerely yours,
Frank D. Vance, Jr.

Frank D. Vance, Jr.
Manager,
Disclosure Service
& Administrative Operations
Communications Division
2010-00573-F